

Updated March 27, 2020. Compiled by Jennifer Robson, Associate Professor of Political Management, Carleton University using public information.

Who can I call for information or to ask a question about financial support from government right now?	
Anywhere in Canada	<p>1-800-O-Canada (1-800-622-6232)</p> <p>Canada Revenue Agency: 1-800-959-8281 help with MyAccount 1-800-387-1193 help with benefits 1-866-426-1527 help with benefits for callers in the North</p> <p>You can also call the <u>constituency</u> office of your Member of Parliament. They can often help answer questions and get information to you. You can look up your local MP (using your postal code) here: https://www.ourcommons.ca/members/en/search</p>
Ontario	<p>Government of Ontario: Call: 1-888-789-4199 (Ministry of Children, Community and Social Services – they handle benefits and financial help for Ontarians)</p> <p>You might also contact the constituency office of your MPP. You can look up your MPP here: https://www.ola.org/en/members/current</p> <p>You might also contact your local municipal office.</p> <p>Call 2-1-1 for information about support in your community</p>

I'm having trouble keeping up with my rent. Is there help for me?



The province has [suspended](#) evictions (approving new ones or enforcing evictions) in the current health emergency.

This is the number for the Ontario Landlord Tenant Board that handles tenants' rights: 1-888-332-3234


In some communities, you may be able to get a low-cost loan to help cover your rent:

- London: (519) 964-3663 ext. 300
- Toronto: 416-924-2543
- see also: <https://www.champlainhealthline.ca/listServices.aspx?id=10723>

Make sure you are getting the benefits (see above) that you are eligible for.

I need to take sick leave because I'm ill or self-isolating or have to quarantine.			
<i>Did you pay into Employment Insurance and did you work at least 600 hours in the last 52 weeks?</i>	Yes		No
<i>Have you already applied for EI?</i>	No	Yes	No
	<p>EI Sickness Benefits are available. Here's how to apply. BUT there is a LARGE backlog of claims. Consider the CERB instead. </p> <p>Step 1: Ask your employer for a RECORD OF EMPLOYMENT. They will either give you a paper copy or send an electronic copy directly to Service Canada.</p> <p>Step 2: Apply ASAP (even if you don't have your ROE yet) If you can apply online (computer or mobile phone) go to: https://srv270.hrdc-drhc.gc.ca/AW/introduction?GoCTemplateCulture=en-CA If you can't apply online, call 1-833-381-2725 *This line is overloaded right now. Be patient.</p> <p>Important to know: <u>You DO NOT need a doctor's note</u> for COVID-19.</p> <p>March 27: SERVICE CANADA OFFICES ARE NOW CLOSED. We are waiting to hear how the government will help people without a computer and internet.</p> <p>You can prove your identity to the government faster online if you use online banking through your bank or credit union.</p> <p>Check the labour rules on job protection for your province or federally (if you work in banking, transportation, telecommunications or other federally regulated industries). SEE LINKS LATER IN THIS DOCUMENT</p> <p>You can ask your employer if they offer paid sick leave or will top-up the EI benefit.</p> <p>What you could receive: 15 weeks of payments (directly into your bank account) worth up to 55% of your usual pay or \$573 per week, whichever is less.</p> <p>Find out more: https://www.canada.ca/en/services/benefits/ei/ei-sickness/apply.html</p>	<p>Your application with automatically be assessed for the Canada Emergency Relief Benefit. </p> <p>You do not need to send in a new application.</p>	<p>Canada Emergency Relief Benefit (CERB)</p> <p>Step 1: Get ready to apply</p> <p>If you can apply online (computer or mobile phone) go to and make sure you have a MyAccount with the Canada Revenue Agency: https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html</p> <p>If you can't apply online, there will be a dedicated 1-800 number you can call. Keep listening to the news or, in early April, call 1-800-O-Canada (1-800-622-6232).</p> <p>March 27: SERVICE CANADA OFFICES ARE NOW CLOSED. We are waiting to hear how the government will help people without a computer and internet.</p> <p>Important to know: <u>You DO NOT need a doctor's note</u> for COVID-19.</p> <p>By <u>law</u>, you are eligible if you had at least \$5,000 in income from work (employment or self-employment), EI maternity or parental benefits or Quebec's parental benefits program QPIP in the last year; AND you have had NO income from employment, self-employment, any EI benefit or QPIP for at least 14 days in a row.</p> <p>You can prove your identity to the government faster online if you use online banking through your bank or credit union.</p> <p>Check the labour rules on job protection for your province or federally (if you work in banking, transportation, telecommunications or other federally regulated industries). SEE LINKS LATER IN THIS DOCUMENT</p> <p>What you could receive: Lump sum of \$2,000 for every 4 weeks that you are eligible, to a maximum of 16 weeks between March 15 (retroactive) and October 3, 2020</p> <p>Find out more: https://www.canada.ca/en/department-finance/economic-response-plan.html</p>

I can't work because I'm caring for someone who is sick.		
<i>Did you pay into Employment Insurance and did you work at least 600 hours in the last 52 weeks?</i>	Yes and I'm caring for someone who is critically ill	No
	<p>You could apply for EI Caregiver Benefits (if someone is critically ill) See below. BUT there is a LARGE backlog of claims. Consider the CERB instead. 🖱️</p> <p>IF YOU HAVE ALREADY APPLIED FOR EI CAREGIVER BENEFITS BUT ARE NOT YET RECEIVING BENEFITS, YOU WILL AUTOMATICALLY BE ASSESSED FOR THE CERB</p> <p>Step 1: Ask your employer for a RECORD OF EMPLOYMENT. They will either give you a paper copy or send an electronic copy directly to Service Canada.</p> <p>Step 2: Apply ASAP (even if you don't have your ROE yet)</p> <p>If you can apply online (computer or mobile phone) go to: https://srv270.hrdc-drhc.gc.ca/AW/introduction?GoCTemplateCulture=en-CA</p> <p>If you can't apply online, call 1-833-381-2725 *This line is overloaded right now. Be patient.</p> <p>March 27: SERVICE CANADA OFFICES ARE NOW CLOSED. We are waiting to hear how the government will help people without a computer and internet.</p> <p>Important to know:</p> <p>You can prove your identity to the government faster online if you use online banking through your bank or credit union.</p> <p>Check the labour rules on job protection for your province or federally (if you work in banking, transportation, telecommunications or other federally regulated industries). **SEE LINKS ON THE LAST PAGE</p> <p>You can ask your employer if they offer paid family leave or will top-up the EI benefit.</p>	<p>Canada Emergency Relief Benefit (CERB)</p> <p>Step 1: Get ready to apply</p> <p>If you can apply online (computer or mobile phone) go to and make sure you have a MyAccount with the Canada Revenue Agency: https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html</p> <p>If you can't apply online, there will be a dedicated 1-800 number you can call. Keep listening to the news or, in early April, call 1-800-O-Canada (1-800-622-6232).</p> <p>March 27: SERVICE CANADA OFFICES ARE NOW CLOSED. We are waiting to hear how the government will help people without a computer and internet.</p> <p>Important to know:</p> <p><u>You DO NOT need a doctor's note</u> for COVID-19.</p> <p>By <u>law</u>, you are eligible if you had at least \$5,000 in income from work (employment or self-employment), EI maternity or parental benefits or Quebec's parental benefits program QPIP in the last year; AND you have had NO income from employment, self-employment, any EI benefit or QPIP for at least 14 days in a row.</p> <p>You can prove your identity to the government faster online if you use online banking through your bank or credit union.</p> <p>Check the labour rules on job protection for your province or federally (if you work in banking, transportation, telecommunications or other federally regulated industries). SEE LINKS LATER IN THIS DOCUMENT</p>
	<p>What you could receive:</p> <p>Between 15 and 35 weeks of payments (directly into your bank account) worth up to 55% of your usual pay or \$573 per week, whichever is less.</p> <p>Find out more: https://www.canada.ca/en/services/benefits/ei/caregiving/apply.html</p>	<p>What you could receive:</p> <p>Lump sum of \$2,000 for every 4 weeks that you are eligible, to a maximum of 16 weeks between March 15 (retroactive) and October 3, 2020</p> <p>Find out more: https://www.canada.ca/en/department-finance/economic-response-plan.html</p>

I've been laid off.		
<i>Did you pay into Employment Insurance and did you work about 700 hours* in the last 52 weeks?</i>	Yes	No
	<p>You could apply for EI Regular Benefits, see below BUT there is a LARGE backlog of claims. Consider the CERB instead.</p> <p>IF YOU HAVE ALREADY APPLIED FOR EI REGULAR BENEFITS BUT ARE NOT YET RECEIVING BENEFITS, YOU WILL AUTOMATICALLY BE ASSESSED FOR THE CERB </p> <p>Step 1: Ask your employer for a RECORD OF EMPLOYMENT. They will either give you a paper copy or send an electronic copy directly to Service Canada.</p> <p>Step 2: Apply ASAP (even if you don't have your ROE yet)</p> <p>If you can apply online (computer or mobile phone) go to: https://www.canada.ca/en/services/benefits/privacy-notice.html</p> <p>If you can't apply online, call 1-800-O-Canada (1-800-622-6232).</p> <p>March 27: SERVICE CANADA OFFICES ARE NOW CLOSED. We are waiting to hear how the government will help people without a computer and internet.</p> <p>Important to know:</p> <p>You can prove your identity to the government faster online if you use online banking through your bank or credit union.</p> <p>Check the labour rules on job protection for your province or federally (if you work in banking, transportation, telecommunications or other federally regulated industries). SEE LINKS LATER IN THIS DOCUMENT</p>	<p>Canada Emergency Relief Benefit</p> <p>Step 1: Get ready to apply</p> <p>If you can apply online (computer or mobile phone) go to and make sure you have a MyAccount with the Canada Revenue Agency:</p> <p>https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html</p> <p>If you can't apply online, there will be a dedicated 1-800 number you can call. Keep listening to the news or, in early April, call 1-800-O-Canada (1-800-622-6232).</p> <p>March 27: SERVICE CANADA OFFICES ARE NOW CLOSED. We are waiting to hear how the government will help people without a computer and internet.</p> <p>Important to know:</p> <p>By <u>law</u>, you are eligible if you had at least \$5,000 in income from work (employment or self-employment), EI maternity or parental benefits or Quebec's parental benefits program QPIP in the last year; AND you have had NO income from employment, self-employment, any EI benefit or QPIP for at least 14 days in a row.</p> <p>You can prove your identity to the government faster online if you use online banking through your bank or credit union.</p> <p>Check the labour rules on job protection for your province or federally (if you work in banking, transportation, telecommunications or other federally regulated industries). SEE LINKS LATER IN THIS DOCUMENT</p>
	<p>What you could receive:</p> <p>Between 14 and 45 weeks of payments (directly into your bank account) worth up to 55% of your pay in your last job or \$573 per week, whichever is less.</p>	<p>What you could receive:</p> <p>Lump sum of \$2,000 for every 4 weeks that you are eligible, to a maximum of 16 weeks between March 15 (retroactive) and October 3, 2020</p>
	<p>Find out more: https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit.html</p>	<p>Find out more: https://www.canada.ca/en/department-finance/economic-response-plan.html</p>

*The exact hours depends on where you live. If you have access to a computer or mobile phone, use this search tool to find out the rules where you live:

https://srv129.services.gc.ca/ei_regions/eng/postalcode_search.aspx

I am at home because my kids cannot go to school or daycare. I need money to make ends meet.

<p align="center">Make sure you're getting your Canada Child Benefit</p>	<p align="center">Canada Emergency Relief Benefit</p>
<p>In May, the federal government will <u>automatically</u> pay a lump sum top-up to your Canada Child Benefit (CCB).*</p> <p>Step 1: Check your bank account to make sure that you're getting CCB. If yes – you're all set. You'll be getting an extra payment with your CCB in May. If no - Did you file a tax return for 2018?</p> <p>Yes I did - If you have a computer or a mobile phone, you can also check to see if you are getting the benefit or apply to get the benefit here: https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html</p> <p>No I didn't – Step 2: You (and your spouse if you have one) need to file a tax return ASAP and then apply unless CRA already knows you have kids.</p> <p>If you can file a return by yourself using a computer, look for free software certified by the Canada Revenue Agency: https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/netfile-overview/certified-software-netfile-program.html Have you ever received child benefits before and does CRA know you have kids? If not, after you file your return, if you still have computer or mobile access, apply for the CCB online at: https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html</p> <p>If you need help to file your taxes, the agencies that do free income tax clinics are working to find ways to help without breaking public health orders on COVID-19. You can try contacting a clinic near you by searching online at: https://www.canada.ca/en/revenue-agency/services/tax/individuals/community-volunteer-income-tax-program.html or call 1-800-O-Canada (1-800-622-6232)</p> <p>March 27: SERVICE CANADA OFFICES ARE NOW CLOSED. We are waiting to hear how the government will help people without a computer and internet.</p> <p>Important to know:</p> <p>You can prove your identity faster online for tax-filing and applications for the CCB if you use online banking through your bank or credit union.</p> <p>Check the labour rules on job protection for your province or federally (if you work in banking, transportation, telecommunications or other federally regulated industries). **SEE LINKS ON THE LAST PAGE</p> <p>You can ask your employer if they offer paid family leave or are considering the new federal wage subsidy to keep you on the payroll. Your employer can find out about that subsidy here: https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html</p>	<p>Step 1: Get ready to apply If you can apply online (computer or mobile phone) go to and make sure you have a MyAccount with the Canada Revenue Agency:</p> <p>https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html</p> <p>If you can't apply online, there will be a dedicated 1-800 number you can call. Keep listening to the news or, in early April, call 1-800-O-Canada (1-800-622-6232).</p> <p>March 27: SERVICE CANADA OFFICES ARE NOW CLOSED. We are waiting to hear how the government will help people without a computer and internet.</p> <p>Important to know:</p> <p>By <u>law</u>, you are eligible if you had at least \$5,000 in income from work (employment or self-employment), EI maternity or parental benefits or Quebec's parental benefits program QPIP in the last year; AND you have had NO income from employment, self-employment, any EI benefit or QPIP for at least 14 days in a row.</p> <p>You can prove your identity faster online if you use online banking through your bank or credit union.</p> <p>Check the labour rules on job protection for your province or federally (if you work in banking, transportation, telecommunications or other federally regulated industries). SEE LINKS LATER IN THIS DOCUMENT</p> <p>If you have an employer, you can ask them if they offer paid family leave, or will use the new federal wage subsidy to keep you on the payroll while you work different hours or work from home. Your employer can find out about that subsidy here: https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html</p>
<p>What you could receive: Up to \$550 per month per child plus provincial amounts.*</p>	<p>What you could receive: Lump sum of \$2,000 for every 4 weeks that you are eligible, to a maximum of 16 weeks between March 15 (retroactive) and October 3, 2020</p>
<p>Find out more: https://www.canada.ca/en/services/benefits/ei/caregiving/apply.html</p>	<p>Find out more: https://www.canada.ca/en/department-finance/economic-response-plan.html</p>

*The exact amount depends on which province or territory you live in and how many children you have. If you have access to a computer or mobile phone, use this online calculator to find out the amount for your family: <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html>

My employer can't pay me but I haven't been laid off	
<p style="text-align: center;">Wage Subsidy for Employers</p> <p>Ask your employer if they have looked at the temporary federal Wage Subsidy program.</p> <p>More details on this program are promised for Monday, March 30.</p> <p>What we know right now is:</p> <ul style="list-style-type: none"> • Employers will get a subsidy of up to 75%* if they continue to pay their employees during the COVID crisis. • The Canada Revenue Agency seems to be running the program by having employers take the subsidy out of the money they usually have to send to government each month for the income tax, EI and CPP that they have to deduct from your paycheque. But, that may change with a 75% subsidy. Let's find out more on March 30. • Eligible employers are small corporations, non-profits and charities. But check for changes coming on March 30. <p>*From a media statement by the Prime Minister on Friday, March 27.</p>	<p style="text-align: center;">Canada Emergency Relief Benefit</p> <p>Step 1: Get ready to apply</p> <p>If you can apply online (computer or mobile phone) go to and make sure you have a MyAccount with the Canada Revenue Agency:</p> <p>https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html</p> <p>If you can't apply online, there will be a dedicated 1-800 number you can call. Keep listening to the news or, in early April, call 1-800-O-Canada (1-800-622-6232).</p> <p>March 27: SERVICE CANADA OFFICES ARE NOW CLOSED. We are waiting to hear how the government will help people without a computer and internet.</p> <p>Important to know:</p> <p>By law, you are eligible if you had at least \$5,000 in income from work (employment or self-employment), EI maternity or parental benefits or Quebec's parental benefits program QPIP in the last year; AND you have had NO income from employment, self-employment, any EI benefit or QPIP for at least 14 days in a row.</p> <p>You can prove your identity to the government faster online if you use online banking through your bank or credit union.</p> <p>Check the labour rules on job protection for your province or federally (if you work in banking, transportation, telecommunications or other federally regulated industries). SEE LINKS LATER IN THIS DOCUMENT</p>
	<p>What you could receive: Lump sum of \$2,000 for every 4 weeks that you are eligible, to a maximum of 16 weeks between March 15 (retroactive) and October 3, 2020</p>
<p>Find out more: https://www.canada.ca/en/department-finance/economic-response-plan.html</p>	<p>Find out more: https://www.canada.ca/en/department-finance/economic-response-plan.html</p>

I'm not sure that my employer is following the rules.

Do you work in any of the following? :

- A bank
- Air transportation including airlines and airports
- Telephone, cable or tv services
- Radio or TV
- Marine shipping or ports
- Rail or road transportation across provincial borders
- Other federally-regulated work:
<https://www.canada.ca/en/employment-social-development/programs/employment-equity/regulated-industries/apply-labour-standards.html>

If yes, you are likely covered by the federal labour code.

You can find out more about your rights here:

<https://www.canada.ca/en/employment-social-development/services/labour-standards/reports.html>

If you have more questions, call 1-800-O-Canada (1-800-622-6232)

If you work for another kind of employer, you should be covered by provincial or territorial rules. Check the links or call the toll-free numbers below for where you live:

Alberta: <https://www.alberta.ca/employment-standards.aspx> Phone: 1-877-427-3731

B.C.: <https://www2.gov.bc.ca/gov/content/employment-business/employment-standards-advice/employment-standards> Phone: 1-833-236-3700

Manitoba: <https://www.gov.mb.ca/labour/standards/index.html> Phone: 1-800-821-4307

New Brunswick: https://www2.gnb.ca/content/gnb/en/departments/post-secondary_education_training_and_labour/People/content/EmploymentStandards.html Phone: 1-888-452-2687

Newfoundland and Labrador: <https://www.gov.nl.ca/aesl/labour/> Phone: 1-877-563-1063

N.W.T: <https://www.ece.gov.nt.ca/en/services/employment-standards> Phone: 1(888) 700-5707

Nova Scotia: <https://novascotia.ca/lae/employmentrights/> Phone: 1-888-315-0110

Nunavut: <http://nu-lsco.ca/> Phone: 1-877-806-8402

Ontario: <https://www.ontario.ca/page/ministry-labour-training-skills-development> Phone: 1-800-531-5551

P.E.I. : <https://www.princeedwardisland.ca/en> Phone: 1-800-333-4362

Québec: <https://www.cnt.gouv.qc.ca/en/accueil/index.html> Phone: 1 844 838-0808

Saskatchewan: <https://www.saskatchewan.ca/business/employment-standards> Phone: (306) 787-2438 **NOT TOLL-FREE

Yukon: <http://www.community.gov.yk.ca/es.html> Phone: 1-800-661-0408 local 5944

Updated March 27, 2020. Compiled by Jennifer Robson, Associate Professor of Political Management, Carleton University using public information.

I'm self-employed. What benefits can I get ?	
Do you pay yourself a salary with payroll deductions including EI premiums?	<p>Yes: It sounds like you may be eligible for EI Sickness benefits, but because there is a big backlog you may want to apply for the Canada Emergency Relief Benefit. See the information above.</p> <p>No: You should apply for the Canada Emergency Relief Benefit. See the information above.</p> <p>Good to know: Self-employed workers can opt-in to Employment Insurance special benefits including Sickness benefits. But you have to pay-in for 12 months before collecting benefits. If you have a computer, you can learn more about how to apply to be covered by the EI special benefits here: https://www.canada.ca/en/services/benefits/ei/ei-self-employed-workers.html</p>
Do you have children?	<p>Yes: Make sure you are receiving any Canada Child Benefit and GST Credit that you are entitled to. These are going to be topped up soon. See the information above.</p> <p>No: Depending on your income, you might still qualify for the GST Credit or the Canada Workers' Benefit. If you have a computer, you can check online here: https://www.canada.ca/en/revenue-agency/services/child-family-benefits.html</p>

I'm a college or university student and I was counting on my summer job to pay tuition in the fall. What do I do?		
<i>Did you work for pay (including self-employment or gig-work) in 2019 or in the last 12 months?</i>	Yes	No
<i>Did you make \$5K in that work (including self-employment) or more in 2019 or in the last 12 months?</i>	Yes	
<i>Since March 15, have you gone 14 days in a row with no paid work?</i>	Yes	
	<p>You might be eligible for the Canada Emergency Relief Benefit. See the information above.</p>	<p>It sounds like you've had other resources to help you cover your essential costs like shelter, food and more. Are those resources (help from parents, education savings, student loans) still available to you? Right now, most governments are trying to help people in emergencies who have lost their regular income to support themselves and their families.</p> <p>Have you considered applying for student financial assistance to help you with the costs of your education? You might be able to get grants (you don't pay back at all) and low-cost loans (you don't pay back until you finish school) from the Government of Canada or your province/territory. You can get more information here: https://www.canada.ca/en/services/benefits/education/student-aid/grants-loans.html</p> <p>Have you contacted the student financial office of your college or university to ask what they are doing to help students who are worried about how to pay tuition and other fees? Look for the email address online because it is unlikely anyone is in the campus office right now. You can also contact the student association of your university or college and ask for their help in getting answers.</p>